

**Information to identify the case:**

Debtor 1	<u>Wayne J Mackin</u>	Social Security number or ITIN	xxx-xx-8322
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Deborah L Mackin</u>	Social Security number or ITIN	xxx-xx-6913
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-10429-JNP			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Wayne J Mackin

Deborah L Mackin

6/13/22

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Wayne J Mackin  
Deborah L Mackin  
Debtors

Case No. 17-10429-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jun 13, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Wayne J Mackin, Deborah L Mackin, P.O. BOX 192, Winslow, NJ 08095-0192
cr	+ Ford Motor Credit Company, LLC, servicer for CAB E, P.O. Box 62180, Colorado Springs, CO 80962-2180
516624355	+ Jennifer L. Behnke, 204 Marlyn Avenue, Hammonton, NJ 08037-1811
516585334	+ MTAG AS CUSTODIAN FOR ALTERNA, C/O HONIG & GREENBERG, LLC, 1949 BERLIN ROAD, SUITE 200, Cherry Hill, NJ 08003-2077
516623174	+ Township of Winslow, c/o Platt & Riso, P.C., 40 Berlin Avenue, Stratford, New Jersey 08084-1404

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 13 2022 20:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 13 2022 20:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516585327	+ EDI: GMACFS.COM	Jun 14 2022 00:43:00	ALLY FINANCIAL, P.O. BOX 380901, Minneapolis, MN 55438-0901
516622862	EDI: GMACFS.COM	Jun 14 2022 00:43:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
516585328	Email/Text: bankruptcy@bbandt.com	Jun 13 2022 20:43:00	BB&t, P.O. BOX 1847, Wilson, NC 27894
516585329	+ EDI: CITICORP.COM	Jun 14 2022 00:43:00	Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
516585330	EDI: CAPITALONE.COM	Jun 14 2022 00:43:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
516624354	Email/Text: BKelectronicnotices@cenlar.com	Jun 13 2022 20:43:00	Cenlar, 425 Phillips Blvd., Trenton, NJ 08618
516818950	Email/Text: BKelectronicnotices@cenlar.com	Jun 13 2022 20:43:00	Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618
516709633	Email/PDF: bncnotices@becket-lee.com	Jun 13 2022 20:47:35	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516585331	Email/Text: EBNBKNOT@ford.com	Jun 13 2022 20:43:00	Ford Motor Credit, P.O. Box 537901, Livonia, MI 48153
516593014	Email/Text: EBNBKNOT@ford.com	Jun 13 2022 20:43:00	Ford Motor Credit Company LLC, PO Box 62180, Colorado Springs, CO 80962-4400
516591342	Email/Text: EBNBKNOT@ford.com	Jun 13 2022 20:43:00	Ford Motor Credit Company, LLC, Dept. 55953, P.O. Box 55000, Detroit, MI 48255-0953
516585332	EDI: IRS.COM	Jun 14 2022 00:43:00	IRS, 600 Arch Street, Room 5200, Philadelphia, PA 19106
516585333	+ Email/Text: PBNCNotifications@peritussservices.com		

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		Jun 13 2022 20:42:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
516747822	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 13 2022 20:43:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
517907535	Email/Text: mtgbk@shellpointmtg.com	Jun 13 2022 20:43:00	New Penn Financial, LLC d/b/a Shellpoint Mortgage, Servicing, Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675
517885295	Email/Text: mtgbk@shellpointmtg.com	Jun 13 2022 20:43:00	New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675
517885296	Email/Text: mtgbk@shellpointmtg.com	Jun 13 2022 20:43:00	New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint, P.O. Box 10675, Greenville, SC 29603-0675
516819632	EDI: PRA.COM	Jun 14 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
516819700	EDI: PRA.COM	Jun 14 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Direct Merchants Bank, POB 41067, Norfolk VA 23541
516585335	+ Email/Text: bankruptcy@bbandt.com	Jun 13 2022 20:43:00	SHEFFIELD FINANCIAL, C/O CREDIT DISPUTES, 6010 GOLDING CENTER DRIVE, Winston Salem, NC 27103-9815
516585336	+ EDI: RMSC.COM	Jun 14 2022 00:43:00	Synco/lowes, Po Box 956005, Orlando, FL 32896-0001
516625093	+ Email/Text: chegyi@winslowtownship.com	Jun 13 2022 20:43:00	Township of Winslow, Winslow Township Clerk, 125 Route 73 South, Braddock, NJ 08037-9422
516585337	+ Email/Text: chegyi@winslowtownship.com	Jun 13 2022 20:43:00	Winslow Township, 125 South Route 73, C/O TAXING AUTHORITY, Hammonton, NJ 08037-9422

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516809125		MTAG as Custodian for Alterna Funding I, LLC
517907536		New Penn Financial, LLC d/b/a Shellpoint Mortgage, Servicing, Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint
cr	*	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
516635548	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2022

Signature: /s/Gustava Winters

District/off: 0312-1

User: admin

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2022 at the address(es) listed below:

Name	Email Address
Adam D. Greenberg	on behalf of Creditor MTAG as Custodian for Alterna Funding I LLC agreenberg@hgllclaw.com, btemple@hgllclaw.com
Angela Catherine Pattison	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING apattison@hillwallack.com apattison@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor HomeBridge Financial Services Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Ford Motor Credit Company LLC, servicer for CAB EAST LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
John R. Morton, Jr.	on behalf of Creditor Ally Financial ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Mitchell L Chambers, Jr.	on behalf of Debtor Wayne J Mackin ecfbc@comcast.net
Mitchell L Chambers, Jr.	on behalf of Joint Debtor Deborah L Mackin ecfbc@comcast.net
Rebecca Ann Solarz	on behalf of Creditor HomeBridge Financial Services Inc. rsolarz@kmlawgroup.com
Thomas R. Dominczyk	on behalf of Creditor Branch Banking & Trust Company tdominczyk@mauricewutscher.com thomas-dominczyk-5025@ecf.pacerpro.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12